

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Joseph W LaFramboise Amanda Lea LaFramboise Debtors Case No. 17-17587-ref Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 2 Date Rcvd: Dec 20, 2017 Form ID: 309I Total Noticed: 50

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2017.				
db/jdb tr	+Joseph W LaFramboise, Amanda Lea LaFramboise, 66 Stella Drive, Reading, PA 19608-9072 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410			
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603			
smg smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601 +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401			
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300			
14010959	+AES Bank Of America, P.O. Box 2461, Harrisburg, PA 17105-2461			
14010965	+Best Buy/Citibank, N.A., P.O. Box 6497, Sioux Falls, SD 57117-6497			
14010966	+Brand Source/Citibank, N.A., 50 Northwest Point Road, Elk Grove Village, IL 60007-1032			
14010974 14016871	+Great Lakes/US Bank, P.O. Box 7860, Madison, WI 53707-7860 +Nationstar Mortgage LLC, c/o Matteo S. Weiner, Esg, 701 Market Street, Ste 5000,			
140100/1	Philadelphia, PA 19106-1541			
14010976	+Nationstar/Mr. Cooper, 8950 Cypress Waters Blvd, Dallas, TX 75019-4620			
14010978	Pay Pal Credit, P.O. Box 105658, Atlanta, GA 30348-5658			
14010979 14010982	+Raymour & Flannigan, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035 Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100			
14010985	+Synchrony Bank/The Container Store, 950 Forrer Blvd, Kettering, OH 45420-1469			
14029614	+TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849			
14017390	U.S. BANK NATIONAL ASSOCIATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973			
14010988	+US Department of Education/Great Lakes, P.O. Box 7860, Madison, WI 53707-7860			
Notice by elect	tronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.			
aty	E-mail/Text: jad@cdllawoffice.com Dec 21 2017 01:42:07			
smg	+E-mail/Text: robertsl2@dnb.com Dec 21 2017 01:43:45 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520			
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 21 2017 01:43:24 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,			
smg	Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 21 2017 01:43:59 U.S. Attorney Office,			
ust	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 21 2017 01:43:34 United States Trustee,			
14010963	Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 EDI: HNDA.COM Dec 21 2017 01:38:00 American Honda Finance, 2170 Point Blvd Suite 100,			
	Elgin, IL 60123			
14020259	EDI: HNDA.COM Dec 21 2017 01:38:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088			
14029363	EDI: GMACFS.COM Dec 21 2017 01:38:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004			
14029365	EDI: GMACFS.COM Dec 21 2017 01:38:00 Ally Bank Lease Trust, PO Box 130424,			
14010960	Roseville MN 55113-0004 +EDI: GMACFS.COM Dec 21 2017 01:38:00 Ally Financial, P.O. Box 380901,			
	Bloomington, MN 55438-0901			
14010961	+EDI: GMACFS.COM Dec 21 2017 01:38:00 Ally Financial, P.O. Box 380901,			
14010962	Minneapolis, MN 55438-0901 +EDI: AMEREXPR.COM Dec 21 2017 01:38:00 American Express, P.O. Box 981537,			
11010702	El Paso, TX 79998-1537			
14026918	EDI: BECKLEE.COM Dec 21 2017 01:38:00 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701			
14010964	EDI: BANKAMER.COM Dec 21 2017 01:38:00 Bank Of America, P.O. Box 982238, El Paso, TX 79998			
14010967	+EDI: CHASE.COM Dec 21 2017 01:38:00 Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298			
14010968	+EDI: WFNNB.COM Dec 21 2017 01:38:00 Comenity Bank/Pottery Barn, P.O. Box 182789, Columbus, OH 43218-2789			
14010969	+EDI: WFNNB.COM Dec 21 2017 01:38:00 Comenity Bank/Younkers, P.O. Box 182789, Columbus, OH 43218-2789			
14010970	EDI: DIRECTV.COM Dec 21 2017 01:38:00 DIRECTV, PO Box 11732, Newark, NJ 07101			
14010971	EDI: DISCOVER.COM Dec 21 2017 01:38:00 Discover Financial Services, P.O. Box 30954, Salt Lake City, UT 84130			
14010972	EDI: DISCOVER.COM Dec 21 2017 01:38:00 Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850			
14010977	+EDI: NAVIENTFKASMSERV.COM Dec 21 2017 01:38:00 Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500			
14030136	EDI: NAVIENTFKASMGUAR.COM Dec 21 2017 01:38:00 Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430			
14011613	WILLES Balle, FA 1073-3430 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021			
14024390	EDI: Q3G.COM Dec 21 2017 01:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788			

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	Form ID: 309I Total Noticed: 50
Notice by e	lectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
14010980	+EDI: DISCOVERSL.COM Dec 21 2017 01:38:00 Student Loan Corporation, P.O. Box 30948, Salt Lake City, UT 84130-0948
14010980	+E-mail/Text: DSLBKYPRO@discover.com Dec 21 2017 01:43:57 Student Loan Corporation, P.O. Box 30948, Salt Lake City, UT 84130-0948
14011884	+EDI: RMSC.COM Dec 21 2017 01:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14010983	+EDI: RMSC.COM Dec 21 2017 01:38:00 Synchrony Bank/ HH Gregg, P.O. Box 965036, Orlando, FL 32896-5036
14010984	+EDI: RMSC.COM Dec 21 2017 01:38:00 Synchrony Bank/Art Van Furniture, 950 Forrer Blvd., Kettering, OH 45420-1469
14028654	EDI: USBANKARS.COM Dec 21 2017 01:38:00 U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14010987 14010986	EDI: USBANKARS.COM Dec 21 2017 01:38:00 US Bank, 4325 17th Ave South, Fargo, ND 58125 +EDI: CITICORP.COM Dec 21 2017 01:38:00 Universal/ Citicard, P.O. Box 6241,
	Sioux Falls, SD 57117-6241 TOTAL: 32
	**** BYPASSED RECIPIENTS (undeliverable, * duplicate) ****
14010973	DRO of Wisconsin?, WI
14010975	Maggie Rivera
aty*	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410
14010981*	+Student Loan Corporation, Po Box 30948, Salt Lake City, UT 84130-0948
	TOTALS: 2, * 2, ## 0
Addresses m	arked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
	tions require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2017 Signature: <u>/s/Joseph Speetjens</u>

Transmission times for electronic delivery are Eastern Time zone.

User: Lisa

District/off: 0313-4

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2017 at the address(es) listed below: FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com JOHN A. DIGIAMBERARDINO on behalf of Debtor Joseph W LaFramboise jad@cdllawoffice.com, dmk@cdllawoffice.com,reb@cdllawoffice.com JOHN A. DIGIAMBERARDINO on behalf of Joint Debtor Amanda Lea LaFramboise jad@cdllawoffice.com, dmk@cdllawoffice.com,reb@cdllawoffice.com MATTEO SAMUEL WEINER on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com USTPRegion03.PH.ECF@usdoj.gov United States Trustee

TOTAL: 6

Date Royd: Dec 20, 2017

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Information to	identify the case:	
Debtor 1	Joseph W LaFramboise	Social Security number or ITIN xxx-xx-8682
	First Name Middle Name Last Name	EIN
Debtor 2	Amanda Lea LaFramboise	Social Security number or ITIN xxx-xx-3104
(Spouse, if filing)	First Name Middle Name Last Name	EIN
United States Ban	kruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 11/7/17
Case number: 1	7–17587–ref	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Joseph W LaFramboise	Amanda Lea LaFramboise
2.	All other names used in the last 8 years		
3.	Address	66 Stella Drive Reading, PA 19608	66 Stella Drive Reading, PA 19608
4.	Debtor's attorney Name and address	JOHN A. DIGIAMBERARDINO Case & DiGiamberardino, P.C. 845 North Park Road Suite 101 Wyomissing, PA 19610	Contact phone 610–372–9900 Email: <u>jad@cdllawoffice.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office 8:30 A.M. to 5:00 P.M Reading Office 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 12/20/17

For more information, see page 2

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Case number 17-17587-ref

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	January 16, 2018 at 01:30 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 3/17/18
		 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 4/16/18
		Deadline for governmental units to file a proof claim:	of Filing deadline: 5/6/18
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might a proof of claim even if your claim is listed in the schedules to Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptor For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimer may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9.	. Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 3/1/18 at 9:00 AM Madison, 400 Washington Street, Reading PA 19601	the trustee of \$650.00 per month for 60 months. The M Location:Courtroom 1, Third Floor, The
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.	
1	1. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debaccording to a plan. A plan is not effective unless the court of plan and appear at the confirmation hearing. A copy of the pthe confirmation hearing is not indicated on this notice, you well the confirmation hearing is not indicated on this notice, you well the property and may concourt orders otherwise.	confirms it. You may object to confirmation of the olan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The
1:	2. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o the law does not authorize an exemption that debtors claime	oter 7. Debtors must file a list of property claimed as office or online at www.pacer.gov . If you believe that
1:	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	e debts will not be discharged until all payments tors may never try to collect the debt from the ou want to have a particular debt excepted from the file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office